

Caption in Compliance with D.N.J. LBR 9004-2(c)

46184

Morton & Craig LLC

William E. Craig, Esquire

110 Marter Ave., Suite 301

Moorestown, NJ 08057

Attorney for Ally Financial

**Order Filed on May 30, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey**

Case number: 17-17804

In Re:

DELORES A. CARTER
ARTHUR D. CARTER, SR.

Hearing Date: 5-15-18

Judge: (ABA)

ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

DATED: May 30, 2018
Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

(Page 2)

Debtors: Delores and Arthur Carter

Case No: 17-17804

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Motion For Stay Relief filed by John R. Morton, Jr., Esq., attorney for Ally Financial, with the appearance of Tamika Nicole Wyche, Esq. on behalf of the Debtors, and this Order having been filed with the Court and served upon the Debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Ally Financial (“Ally”) is the holder of a first purchase money security interest encumbering a 2013 GMC Terrain bearing vehicle identification number 2GKALMEK5D6152659.**
- 2. That the Debtors’ account with Ally has post-petition arrears through April 2018 in the amount of \$3,014.51.**
- 3. That the Debtors are to cure the arrears set forth in paragraph two (2) above as follows:**
 - a. The Debtors are to make a payment to Ally in the amount of \$1,000.00 by May 25, 2018 or Ally shall be entitled to stay relief upon filing a certification of default with the court and serving it on the Debtors and their attorney.**
 - b. Following the payment set forth in paragraph 3(a) above, the Debtors are to cure the remaining post-petition arrears over six (6) months, by making their regular monthly payment of \$489.39 plus an additional \$335.75 (for total monthly payment of \$825.14) for the months of May through October 2018.**
- 4. That commencing May 2018, if the Debtors fail to make any monthly payment to Ally within thirty (30) days after each payment falls due, Ally shall be entitled to stay relief upon filing a certification of default with the Court and serving it on the Debtors and their attorney.**

(Page 3)

Debtors: Delores and Arthur Carter

Case No: 17-17804

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

- 5. That the Debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Ally Financial must be listed as loss payee. If the Debtors fail to maintain valid insurance on the vehicle, Ally shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtors and their attorney.**
- 6. That the Debtors are to pay Ally Financial a counsel fee of \$531.00 through their chapter 13 bankruptcy plan.**

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Delores A. Carter
 Arthur D. Carter, Sr.
 Debtors

Case No. 17-17804-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: May 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2018.

db/jdb +Delores A. Carter, Arthur D. Carter, Sr., 5431 Witherspoon Ave, Pennsauken, NJ 08109-4730

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2018 at the address(es) listed below:

Charles H. Jeanfreau on behalf of Creditor Foundation Finance Company Charlesj@w-legal.com, BNCmail@w-legal.com
 Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
 Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmllawgroup.com
 Steven P. Kelly on behalf of Creditor Federal National Mortgage Association skelly@sterneisenberg.com, bkecf@sterneisenberg.com
 Steven P. Kelly on behalf of Creditor RoundPoint Mortgage Servicing Corporation skelly@sterneisenberg.com, bkecf@sterneisenberg.com
 Tamika Nicole Wyche on behalf of Joint Debtor Arthur D. Carter, Sr. dpdlawyer@comcast.net, G30609@notify.cincompass.com
 Tamika Nicole Wyche on behalf of Debtor Delores A. Carter dpdlawyer@comcast.net, G30609@notify.cincompass.com
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 11